

safeguards the flow of monetary transaction information onto the Internet.--

IN THE CLAIMS:

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21. (Once amended.) [A] An Internet linked computer peripheral as an input device for a personal computer or workstation [simplifying and safeguarding the flow of monetary transaction information onto the Internet,] comprising, in combination:

a smart card reader for reading credit and/or debit card information from an information bearing smart credit and/or debit card; and, a secure link to the Internet[, whereby the capture of monetary transaction information for Internet transactions is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis].

22. (Once amended.) The computer peripheral of claim 21 in which the secure link to the Internet comprises an encryption routine [means] on the computer peripheral encrypting the credit and/or debit card information prior to transmission of the credit or debit card information to the personal computer or workstation.

23. (Once amended.) The computer peripheral of claim 21 [22] in which the secure link further comprises an encryption routine [means] at the personal computer or workstation encrypting the credit or debit card information prior to transmission of the credit or debit card information onto the Internet[,

whereby dual encryption means are provided on the computer peripheral and the personal computer or workstation safeguarding the monetary transaction information].

24. (Once amended.)      A [An Internet based] method [of safeguarding and streamlining the entry of monetary transaction information from information bearing credit or debit cards, the credit or debit card selected from the group consisting of a smart card and a conventional magnetically striped card,] comprising,

providing individuals making monetary transactions with a smart card reading computer peripheral as an input device for a personal computer or workstation, said smart card reading computer peripheral designed to send monetary transaction data to said personal computer or workstation for delivery onto the Internet[, the computer peripheral having a secure link to the Internet, the computer peripheral having a magnetic stripe reader or smart card reader for reading information from a the credit or debit card cards, the computer peripheral having a communication link to a personal computer or work station for communicating the credit or debit card information to the personal computer or work station, and the computer or work station having means for], and securely sending [communicating the] monetary transaction data read by said smart card reading computer peripheral [card information to] from the personal computer or workstation onto the Internet for further processing[,

whereby the capture of monetary transaction information is facilitated and the monetary transaction is safeguarded by capture of the information on a transaction by transaction basis].

25. (Once amended.) The method of claim 24 further comprising encrypting or coding at least a portion of the monetary transaction data [card information] entered by respective individuals prior to transmission of the monetary transaction data [card information] to the personal computer or the work station.

26. (Once amended.) The method of claim 24 further comprising encrypting or coding at least a portion of the monetary transaction data [card information] entered by respective individuals prior to transmission of the card information to the Internet.

C 27. (Once amended.) The method of claim 25 further comprising encrypting or coding at least a portion of the monetary transaction data [card information] entered by respective individuals prior to transmission of the card information to the Internet[,

whereby dual encryption means are provided on the computer peripheral and the personal computer or workstation safeguarding the monetary transaction information].

28. (Once amended.) The method of claim 24 in which said monetary transaction data further comprises credit card or debit card information, and in which said securely sending monetary transaction data read by said smart card reading computer peripheral from the personal computer or workstation onto the Internet for further processing further comprises [further comprising] presenting the credit card or debit card information to the smart card reading computer peripheral; transferring encrypted credit card or debit card information from the personal computer or work station to the Internet; and, off-loading the encrypted credit or debit

card information from the Internet to a processor, [the processor selected from the group consisting of a card account processor, bank credit card or debit card processing device, and a recipient credit card or debit card processing device ] the processor being a card account processor, bank credit card processing device, debit card processing device, recipient credit card processing device and a debit card processing device.

29. (Once amended.) The method of claim 28 in which the card information is encrypted at the smart card reading computer peripheral.

30. (Once amended.) The method of claim 28 in which the credit card or debit card information is encrypted at the personal computer or workstation.

31. (Once amended.) The method of claim 28 in which the card information is encrypted at both the personal computer or workstation and at the smart card reading computer peripheral.

32. (Once amended.) The method of claim 28 further comprising [the steps of] correlating transaction information other than the card information to the encrypted debit or credit card information, and decoding the encrypted debit card or credit card information at a device remotely located from the personal computers or work stations.

33. (Once amended.) The method of claim 28 further comprising entering a PIN number [on said computer peripheral or workstation].

34. (Once amended.) A kit for streamlining Internet transactions comprising:

an Internet linked smart card reading computer peripheral as an input device for a personal computer [or workstation, comprising, in combination, a magnetic stripe or smart card reader for reading credit or debit card information from an information bearing credit or debit card, the credit or debit card selected from the group of a smart card and a conventional magnetically striped card, and]; a communication link for communicating the credit or debit card information from the Internet linked smart card reading computer peripheral to a personal computer; and, [software] a routine that allows the card information to be securely transferred from the computer peripheral to a remote computer other than the personal computer [or workstation], the remote computer being communicatively linked to the Internet[,

whereby Internet monetary transactions are greatly facilitated and streamlined].

35. (Once amended.) The kit of claim 34 further comprising a monitor, at least two speakers, and a keyboard; and, in which the remote computer is selected from the group consisting of an acquiring bank computer, and a card account processor computer.

PLEASE ADD THE FOLLOWING NEW CLAIMS:

37. The method of claim 32 further comprising crediting or debiting an account.

38. The method of claim 37 further comprising sending a receipt comprising information representative of at least a portion of said monetary transaction data.

39. The kit of claim 34 further comprising a multiplicity of personal computers.

40. The kit of claim 39 further comprising a plurality of monitors.

41. The kit of claim 40 further comprising a plurality of keyboards and speaker.